

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Erik Andreas Nybo
Heather Lee Nybo

Case No.: 4-20-02593MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	MidFirst Bank
Court Claim Number:	12
Last Four of Loan Number:	8638
Property Address if applicable:	58 Washington Blve

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$891.77
b.	Prepetition arrearages paid by the trustee:	\$891.77
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$891.77

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: March 26, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Erik Andreas Nybo
Heather Lee Nybo

Case No.: 4-20-02593MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on March 26, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Paul Murphy-Ahles, Esquire
Dethlefs, Pykosh & Murphy
2132 Market Street
Camp Hill, PA 17011

Served by First Class Mail

MidFirst Bank
999 NW Grand Blvd, Suite 100
Oklahoma City, OK 73118

Erik Andreas Nybo
Heather Lee Nybo
58 Washington Blvd
Williamsport, PA 17701

I certify under penalty of perjury that the foregoing is true and correct.

Date: March 26, 2024

/s/ Donna Schott
Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 20-02593 ERIK ANDREAS NYBO

MIDFIRST BANK
999 NORTHWEST GRAND BLVD
SUITE 100
OKLAHOMA CITY, OK 73102

Sequence: 24
Modify:
Filed Date:
Hold Code:

Acct No: Washington Blvd - PRE-ARREARS
ARREARS - 58 WASHINGTON BLVD

Amt Sched:	\$45,963.00	Debt:	\$891.77	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$891.77	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5210	MIDFIRST BANK							
521-0	MIDFIRST BANK		02/16/2022	2009763	\$280.83	\$0.00	\$280.83	03/02/2022
521-0	MIDFIRST BANK		01/19/2022	2008777	\$296.33	\$0.00	\$296.33	02/01/2022
521-0	MIDFIRST BANK		12/15/2021	2007773	\$296.33	\$0.00	\$296.33	12/23/2021
521-0	MIDFIRST BANK		11/16/2021	2006748	\$18.28	\$0.00	\$18.28	11/24/2021
Sub-totals:					\$891.77	\$0.00	\$891.77	
Grand Total:					\$891.77	\$0.00		